



**VOLUNTARY
LONG-TERM
DISABILITY
INSURANCE**

PSBP Voluntary Long-Term Disability Plan

THE STANDARD INSURANCE PLAN

This benefit is voluntary and is paid 100% by the Postdoctoral Scholar.

The Benefit Waiting Period is 180 days of disability. This program starts when the Short Term Disability ends.

The plan will pay 60% of the first \$7,500 of your monthly pre-disability earnings.

The maximum monthly benefit is \$4,500. This benefit is reduced by deductible income such as workers' compensation.

Once approved, benefits are payable each month while you are disabled, up to age 65.

The monthly premium for the Long-Term Disability Insurance is \$8.55.